

In the Claims

1-24. Cancelled

25. (previously presented) A bill paying system, comprising storage for payee information for each of a plurality of payees, storage for payor information, the payor information including parameters established by a payor for enabling transfers of funds to a payee from the payor establishing the parameters,

a funds transfer generator generating electronic funds transfer messages causing a transfer of an identified amount of funds for an identified payor and an identified payee using bill data, the stored payee information for the payee and/or the stored payor information for the payor,

a communication device for receiving bill data from a plurality of payees, and causing an interactive device to present a plurality of transactions representing bills of at least two different payees.

26. (previously presented) The bill paying system of claim 25 wherein the communication interface is responsive to the payor's authorization of a bill to cause said funds transfer interface to generate an electronic funds transfer message corresponding to the bill.

27. (previously presented) The bill paying system of claim 26 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

28. (previously presented) The system of claim 25 wherein the interactive device comprises a digital computer under the control of the payor, and said transactions are presented to a payor on a computer display.

29. (previously presented) The system of claim 25 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

30. (previously presented) The system of claim 25 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

31. (previously presented) The system of claim 25 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

32. (previously presented) The system of claim 25 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

33. (previously presented) The system of claim 25 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

34. (previously presented) The system of claim 25 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

35. (previously presented) The system of claim 25 wherein said transactions identify a payee originating a bill.

36. (previously presented) The system of claim 35 wherein a payee is identified by name.

37. (previously presented) The system of claim 35 wherein a payee is identified by an identifier.

38. (previously presented) The system of claim 27 wherein the interactive device presents to the payor one or more functions, and the payor communication interface is responsive to a payor's selection of a function at the interactive device.

39. (previously presented) The system of claim 38 wherein the payor communication interface responds to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an identified payee and to an identified payor an amount previously transferred from the payor to the payee.

40. (previously presented) The system of claim 25 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the system preventing transfers of funds which exceed the maximum payment amount, and wherein the payor communication interface responds to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

41. (previously presented) The system of claim 25 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the system preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor, and wherein the payor communication interface

responds to selection of a minimum interval at the interactive device by altering the minimum interval time for the payor.

42. (previously presented) A bill paying method, comprising storing payee information for each of a plurality of payees, storing payor information, the payor information including parameters established by a payor for enabling transfers of funds to a payee from the payor establishing the parameters, generating electronic funds transfer messages causing a transfer of an identified amount of funds for an identified payor and an identified payee using bill data, the stored payee information for the payee and/or the stored payor information for the payor, receiving bill data from a plurality of payees, and causing an interactive device to present a plurality of transactions representing bills of at least two different payees.

43. (previously presented) The bill paying method of claim 42 further comprising responding to the payor's authorization of a bill by generating an electronic funds transfer message corresponding to the bill.

44. (previously presented) The bill paying method of claim 42 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

45. (previously presented) The method of claim 42 wherein the interactive device comprises a digital computer under the control of the payor, and said transactions are presented to a payor on a computer display.

46. (previously presented) The method of claim 42 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

47. (previously presented) The method of claim 42 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

48. (previously presented) The method of claim 42 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

49. (previously presented) The method of claim 42 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

50. (previously presented) The method of claim 42 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

51. (previously presented) The method of claim 42 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

52. (previously presented) The method of claim 42 wherein said transactions identify a payee originating a bill.

53. (previously presented) The method of claim 52 wherein a payee is identified by name.

54. (previously presented) The method of claim 52 wherein a payee is identified by an identifier.

55. (previously presented) The method of claim 44 wherein the interactive device presents to the payor one or more functions, and further comprising responding to a payor's selection of a function at the interactive device.

56. (previously presented) The method of claim 55 further comprising responding to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an identified payee and to an identified payor an amount previously transferred from the payor to the payee.

57. (previously presented) The method of claim 42 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the method preventing transfers of funds which exceed the maximum payment amount, and further comprising responding to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

58. (previously presented) The method of claim 42 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the method preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor, and further comprising responding to selection of a minimum interval at the interactive device by altering the minimum interval time for the payor.